

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Douglas Stephen Taylor
Debtor 1
Noelle Denise Taylor
Debtor 2

Chapter 13
Case No. 1:22-BK-00900-HWV
Matter: Motion to Incur Debt/Obtain Credit

DEBTOR(S)' MOTION TO INCUR DEBT

AND NOW, come the Debtor(s), Douglas Stephen Taylor and Noelle Denise Taylor, through their attorney, Paul D. Murphy-Ahles, Esquire and DETHLEFS PYKOSH & MURPHY, who files the within Debtor(s)' Motion to Incur Debt/Obtain Credit and aver as follows:

1. This case was commenced by the filing on May 13, 2022 of a voluntary petition for relief under Chapter 13 of the Bankruptcy Code.
2. Debtor(s) have obtained approval for a refinance of their personal residence located at 407 Pauline Drive, Red Lion, York County, Pennsylvania from Cardinal Financial Company located in Charlotte, North Carolina.
3. It is estimated that the monthly payments on the mortgage will be approximately \$2,316.00 per month, including escrow for real estate taxes and homeowner's insurance, for 360 months. The interest rate on the mortgage note will be 6.75%. A copy of the Loan Estimated is attached hereto and marked as Exhibit "A".
4. Debtor(s) are confident that the increased payments will not affect Debtor(s)' ability to continue their Chapter 13 payments.
5. Debtor(s) intend to make all payments on the mortgage note outside the Chapter 13 plan in this case.
6. For all the reasons set out above, Debtor(s) believes that the granting of this Motion will not materially or adversely affect the interests of any creditor nor Debtor(s)' prospects for successful completion of the Chapter 13 Plan in this case.

WHEREFORE, Debtor(s) moves this Honorable Court for leave to incur the new debt described above and prays for such other and further relief as the Court deems just and proper.

Respectfully submitted,
DETHLEFS PYKOSH & MURPHY

Date: May 15, 2025

/s/ Paul D. Murphy-Ahles

Paul D. Murphy-Ahles, Esquire
PA ID No. 201207
2132 Market Street
Camp Hill, PA 17011
(717) 975-9446
pmurphy@dplglaw.com
Attorney for Debtor(s)

Loan Estimate

DATE ISSUED 05/14/25
 APPLICANTS Douglas Taylor and Noelle D Taylor
 407 Pauline Dr
 RED LION, PA 17356
 PROPERTY 407 Pauline Dr
 RED LION, PA 17356
 EST PROP VALUE \$330,000

LOAN TERM 30 years
 PURPOSE Refinance
 PRODUCT Fixed Rate
 LOAN TYPE Conventional FHA VA

 LOAN ID # _____
 RATE LOCK NO YES, until 06/25/25 at 11:00 PM EDT
 Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$268,620	NO	
Interest Rate	6.75%	NO	
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,742.26	NO	
		Does the loan have these features?	
Prepayment Penalty		NO	
Balloon Payment		NO	

Projected Payments			
Payment Calculations	Years 1-11	Years 12-30	
Principal & Interest	\$1,742.26		\$1,742.26
Mortgage Insurance	+ 109	+ -	
Estimated Escrow <small>Amount can increase over time</small>	+ 465	+ 465	
Estimated Total Monthly Payment	\$2,316		\$2,207
Estimated Taxes, Insurance, & Assessments <small>Amount can increase over time</small>	\$465 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <small>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</small>	In escrow? YES YES

Costs at Closing			
Estimated Closing Costs	\$26,848	Includes \$20,961 in Loan Costs + \$5,887 in Other Costs - \$0 in Lender Credits. See page 2 for details.	
Estimated Cash To Close	\$10,030	Includes Closing Costs. See Calculating Cash to Close on page 2 for details. <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

Closing Cost Details

Loan Costs		
A. Origination Charges	\$12,030	
3.738% of Loan Amount (Points)	\$10,040	
Processing Fee	\$995	
Underwriting Fee	\$995	
B. Services You Cannot Shop For	\$5,911	
Appraisal Fee	\$650	
Appraisal Fee - Final Inspection	\$200	
Credit Report Fee	\$259	
FHA Upfront MI Premium	\$4,620	
Flood Certification	\$7	
MERS Fee	\$25	
Verification of Employment Fee	\$150	
C. Services You Can Shop For	\$3,020	
Title - Closing Protection Letter Fee	\$125	
Title - Deed Preparation Fee	\$100	
Title - Endorsement 8.1	\$100	
Title - Endorsement 9	\$150	
Title - Lender's Title Insurance	\$1,715	
Title - Residential Mortgage Endorsement	\$100	
Title - Settlement Fee	\$530	
Title - Waiver of Arbitration Endt.	\$200	
D. TOTAL LOAN COSTS (A+B+C)	\$20,961	
Other Costs		
E. Taxes and Other Government Fees	\$141	
Recording Fees	\$141	
Transfer Tax		
F. Prepaids	\$4,345	
Homeowner's Insurance Premium (12 months)	\$889	
Mortgage Insurance Premium (months)		
Prepaid Interest (\$49.68 per day for 1 days at 6.75%)	\$50	
School Property Tax (12 months)	\$3,406	
G. Initial Escrow Payment at Closing	\$1,401	
Homeowner's Insurance	\$74.09 per month for 4 mo.	\$296
Mortgage Insurance	per month for mo.	
School Property Tax	\$283.85 per month for 2 mo.	\$568
Town Property Tax	\$107.30 per month for 5 mo.	\$537
H. Other	\$0	
I. TOTAL OTHER COSTS (E+F+G+H)	\$5,887	
J. TOTAL CLOSING COSTS	\$26,848	
D + I	\$26,848	
Lender Credits		
Calculating Cash to Close		
Loan Amount	\$268,620	
Total Closing Costs (J)	-\$26,848	
Estimated Total Payoffs and Payments	-\$231,742	
Estimated Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To <input type="checkbox"/> Borrower	\$10,030	
Estimated Closing Costs Financed (Paid from your Loan Amount)		\$26,848

Additional Information About This Loan

LENDER	Cardinal Financial Company, Limited Partnership	MORTGAGE BROKER
NMLS/PA LICENSE ID	66247/20829	NMLS/_ LICENSE ID
LOAN OFFICER	Sean Forte-bell	LOAN OFFICER
NMLS/PA LICENSE ID	2625505/112492	NMLS/_ LICENSE ID
EMAIL	sean.forte.bell@cardinalfinancial.com	EMAIL
PHONE	(440) 294-6682	PHONE

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$131,958	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$16,451	Principal you will have paid off.
Annual Percentage Rate (APR)	7.803%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	133.515%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input checked="" type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 15 days late, your lender will charge a late fee of 4% of the overdue payment of principal and interest.
Liability After Foreclosure	Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input checked="" type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Douglas Taylor

Date

Noelle D Taylor

Date

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Douglas Stephen Taylor
Debtor 1
Noelle Denise Taylor
Debtor 2

Chapter 13
Case No. 1:22-BK-00900-HWV
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ORDER OF COURT

UPON CONSIDERATION of the Debtor(s) Motion to Incur Debt/Obtain Credit, said Motion IS HEREBY GRANTED, and the Debtor(s) is permitted to obtain financing from Cardinal Financial Company for the purpose of refinancing their personal residence, up to the loan amount of \$268,620.00, at an interest rate of 7.00% or less.

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Chapter 13
Case No. 1:22-BK-00900-HWV
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NOTICE

Notice is hereby given that:

The Debtor(s) filed a Chapter 13 Bankruptcy Petition on **May 13, 2022**.

A hearing on the above-referenced matter has been scheduled for:

United States Bankruptcy Court Sylvia H. Rambo US Courthouse 1501 North Sixth Street, Courtroom 4B Harrisburg, PA 17102	Date: June 3, 2025 Time: 9:30 AM
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Any objection/response to the above-referenced matter must be filed and served on or before **May 29, 2025**.

If service was properly made and Respondent(s) fail to file any objection/response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and grant the relief requested.

If a default order has not been signed and entered, the parties or their counsel are required to appear in Court at the hearing on the above date and time.

Date: May 15, 2025

Paul D. Murphy-Ahles, Esquire
PA ID No. 201207
DETHLEFS PYKOSH & MURPHY
2132 Market Street
Camp Hill, PA 17011
(717) 975-9446
pmurphy@dplglaw.com
Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT
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CERTIFICATE OF SERVICE

I hereby certify that on Thursday, May 15, 2025, I served a true and correct copy of the **Debtor(s)' Motion to Incur Debt/Obtain Credit, Notice of Opportunity to Object and Hearing, and proposed Order** in this proceeding via electronic means or USPS First Class Mail upon the recipients as listed in the Mailing Matrix.

/s/ Kathryn S. Greene

Kathryn S. Greene, M-Jur., RP®, Pa.C.P.
Paralegal for Paul D. Murphy-Ahles, Esquire

Label Matrix for local noticing
0314-1
Case 1:22-bk-00900-HWV
Middle District of Pennsylvania
Harrisburg
Thu May 15 16:53:20 EDT 2025

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

Ally Bank
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

Ally Bank, c/o AIS Portfolio Services, LP
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

United States Trustee
US Courthouse
1501 N. 6th St
Harrisburg, PA 17102-1104

U.S. Bankruptcy Court
Sylvia L. Lamb US Courthouse
1501 N. 6th Street
Harrisburg, PA 17102-1104

Abrahamsen Gindin, LLC
245 Main Street, Suite 100
Scranton, PA 18519-1641

Ally Bank
AIS Portfolio Services, LLC
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

Ally Bank c/o AIS Portfolio Services, LLC
4515 N. Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

Ally Financial, Inc.
Ally Detroit Center
500 Woodward Avenue
Detroit, MI 48226-3416

Brickhouse OpCo I LLC
4053 Maple Road Suite 122
Amherst, NY 14226-1058

CBNA / Best Buy
50 Northwest Point Road
Elk Grove Village, IL 60007-1032

CBNA / The Home Depot
PO Box 6497
Sioux Falls, SD 57117-6497

Capital One Bank (USA), N.A.
by American InfoSource as agent
PO Box 71083
Charlotte, NC 28272-1083

Capital One Bank USA, NA
PO Box 10285
Salt Lake City, UT 84130-0285

Chase Card
PO Box 15290
Wilmington, DE 19850-5298

Citadel Credit Union
4051 West Lincoln Highway
Parkersburg, PA 19363-1778

Citadel Credit Union
ATTN: Collections
520 Eagleview Blvd
Exton, PA 19341-1119

Citadel Federal Credit Union
c/o William Weintraub Peis Co., PA
965 Keynote Circle
Cleveland, OH 44131-1829

Citibank, N.A.
5800 S Corporate Pl
Sioux Falls, SD 57108-5027

Citibank, NA
PO Box 6241
Sioux Falls, SD 57117-6241

Comenity Bank / Hot Topic
Attn: Bankruptcy Department
PO Box 182125
Columbus, OH 43218-2125

Comenity Bank / Lane Bryant
Attn: Bankruptcy Department
PO Box 182125
Columbus, OH 43218-2125

Comenity Bank / One Stop
Attn: Bankruptcy Department
PO Box 182125
Columbus, OH 43218-2125

Country Door
c/o Creditors Bankruptcy Service
P.O. Box 800849
Dallas, TX 75380-0849

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

Discover Bank
PO Box 3025
New Albany, OH 43054-3025

Fulton Bank, NA
1 Penn Square
PO Box 4887
Lancaster, PA 17604-4887

Goldman Sachs Bank USA
PO Box 70321
Philadelphia, PA 19176-0321

JPMorgan Chase Bank, N.A.
s/b/m/t Chase Bank USA, N.A.
c/o Robertson, Anschutz & Schneid, P.L.
6409 Congress Avenue, Suite 100
Boca Raton, FL 33487-2853

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

MECU Credit Union
1 South Street, 14th Floor
Baltimore, MD 21202-3481

MECU of Baltimore
1 South Street
Baltimore, MD 21202-3481

DUPLICATE

MERRICK BANK
Resurgent Capital Services
PO Box 10368
Greenville, SC 29603-0368

Mariner Finance
8211 Town Center Drive
Nottingham, MD 21236-5904

Merrick Bank
PO Box 920
Old Bethpage, NY 11804-9001

DUPLICATE

(p) NATIONSTAR MORTGAGE LLC
PO BOX 619096
DALLAS TX 75261-9096

OneMain Financial
601 NW 2nd Street
PO Box 3251
Evansville, IN 47731-3251

OneMain Financial
PO Box 3251
Evansville, IN 47731-3251

DUPLICATE

PSECU
1500 Elmerton Avenue
PO Box 67013
Harrisburg, PA 17106-7013

PSECU
PO BOX 67013
HARRISBURG, PA 17106-7013

Pennsylvania Department of Revenue
Bankruptcy Division PO Box 280946
Harrisburg, Pa. 17128-0946

DUPLICATE

(p) PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Seventh Avenue
c/o Creditors Bankruptcy Service
P.O. Box 800849
Dallas, TX 75380-0849

Seventh Avenue / Country Door
1112 7th Avenue
PO Box 2845
Monroe, WI 53566-8045

DUPLICATE

Seventh Avenue / Stoneberry
1112 7th Avenue
PO Box 2845
Monroe, WI 53566-8045

Seventh Avenue / Swiss Colony
1112 7th Avenue
PO Box 2845
Monroe, WI 53566-8045

Stoneberry
c/o Creditors Bankruptcy Service
P.O. Box 800849
Dallas, TX 75380-0849

DUPLICATE

Synchrony Bank
c/o PRIME Receivable Management LLC
PO Box 41021
Norfolk, VA 23541-1021

Synchrony Bank / Care Credit
Attn: Bankruptcy Department
PO Box 965060
Orlando, FL 32896-5060

TD Bank USA / Target Card
PO Box 671
Minneapolis, MN 55440-0673

DUPLICATE

TD Bank USA, N.A.
C O WEINSTEIN & RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

(p) US DEPARTMENT OF HOUSING & URBAN DEVELOPMENT
ATTN OFFICE OF REGIONAL COUNSEL
801 MARKET STREET 12TH FLOOR
PHILADELPHIA PA 19107-3126

US Department of Education
Attn: Claims Filing Unit
PO Box 8973
Madison, WI 53708-8973

DUPLICATE

United States Department of Education
Claims Filing Unit
PO Box 8973
Madison, WI 53708-8973

Douglas Stephen Taylor
407 Pauline Drive
Red Lion, PA 17356-9676

(p) JACK N ZAHAROPOULOS
ATTY CHAPTER 13 TRUSTEE
8125 ADAMS DRIVE SUITE A
HUMMELSTOWN PA 17036-8625

ELECTRONIC

Noelle Denise Taylor
407 Pauline Drive
Red Lion, PA 17356-9676

Paul Donald Murphy-Ahles
Dethlef Pukash & Murphy
2132 Market Street
Camp Hill, PA 17011-4706

ELECTRONIC

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Nationstar Mortgage LLC
P.O. Box 619096
Dallas, TX 75261-9741

(d) Nationstar Mortgage, LLC
d/b/a Mr. Cooper
PO Box 619096
Dallas, TX 75261-9741

Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541

U.S. Department of Housing and Urban Develop
100 Penn Square East
Philadelphia, PA 19107

Jack N Zaharopoulos
Standing Chapter 13
(Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) Citadel Federal Credit Union

(u) Commonwealth of Pennsylvania, Department o

(u) NATIONSTAR MORTGAGE LLC

(u) NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER

(u) PSECU

(d) Mariner Finance, LLC
8211 Town Center Drive
Nottingham, MD 21236-5904

End of Label Matrix	
Mailable recipients	58
Bypassed recipients	6
Total	64